

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE: : Bankruptcy No. 16-15565-REF
CYNTHIA RICHETTA COSCIA, :
Debtor. : Chapter 13

**DEBTOR'S RESPONSE TO MOTION OF CREDIT ACCEPTANCE CORPORATION
FOR RELIEF FROM THE AUTOMATIC STAY**

AND NOW comes the Debtor, Cynthia Richetta Coscia, by and through her attorney,
Stephen M. Otto, Esquire, and files the within Response, of which the following is a statement:

1. Admitted.
2. Admitted.
3. Admitted.
4. Admitted.
5. Admitted.
6. Admitted.
7. Based on Movant's averments, a small amount of equity appears to be present in the collateral; therefore, Movant should be adequately protected by virtue of its lien interest.

WHEREFORE, Debtor respectfully requests this Honorable Court deny the Motion.

Respectfully submitted,
LAW OFFICE OF STEPHEN M. OTTO, LLC

By: /s/Stephen M. Otto
Stephen M. Otto, Esq.
833 N. Park Road Ste 102
Wyomissing, PA 19610
484-220-0481
PA. I.D. No. 82463
steve@sottolaw.com